

Information to identify the case:

Debtor 1	<u>Jeffrey W. Pierce</u>	Social Security number or ITIN	xxx-xx-3955
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Barbara A. Pierce</u>	Social Security number or ITIN	xxx-xx-9464
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 19-15684-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jeffrey W. Pierce

Barbara A. Pierce

6/19/20

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Jeffrey W. Pierce
Barbara A. Pierce
DebtorsCase No. 19-15684-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 39

Date Rcvd: Jun 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 21, 2020.

db/jdb
lm
cr
+Jeffrey W. Pierce, Barbara A. Pierce, 76 Laurel Heights Drive, Bridgeton, NJ 08302-3646
Shellpoint Mortgage Servicing, Sandra McCay, PO BOX 10826, Greenville, SC 29603-0826
+The Bank of New York Mellon, et al, c/o Stern & Eisenberg, PC, 1040 N. Kings Highway,
Suite 407, Cherry Hill, NJ 08034-1925
518131784 +Ambulatory Care Center, 1133 East Chestnut Avenue, Vineland, NJ 08360-5054
518131787 Central Credit Services, P.O. Box 15118, Re: Radius, Jacksonville, FL 32239-5118
518131789 +Debt Recovery Solutions, PO Box 9001, C/O Verizon, Westbury, NY 11590-9001
518131791 Diversified Consultants, PO Box 391, Southgate, MI 48195
518131795 Lab Corp, PO Box 2240, Burlington, NC 27216-2240
518166055 +Midland Credit Management, Inc. as agent for, Asset Acceptance LLC, Po Box 2036,
Warren MI 48090-2036
518131796 Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex,
Trenton, NJ 08625-0112
518131799 +PNC Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
518270512 +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982
518131797 +Pain Specialists, PA, 1907 New Road, Northfield, NJ 08225-1544
518131798 +Parker McCay, 9000 Midlantic Drive suite 300, PO Box 5054, Mount Laurel, NJ 08054-5054
518131804 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State Of New Jersey, P.O. Box 245,
Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245)
518131801 +Seashore Ambulatory Surgery Center, 1907 New Road, Northfield, NJ 08225-1545
518131802 Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
518440478 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129-2386
518440479 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518271134 The Bank of New York Mellon, NewRez LLC d/b/a Shellpoint Mortgage Ser, P.O. Box 10826,
Greenville, SC 29603-0826
518131806 +The Bank of New York Mellon, 400 Bellevue Pkwy, Wilmington, DE 19809-3710
518131807 Triad Financial, 7755 Center Ave #1190, Huntington Beach, CA 92647-3007

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 20 2020 02:20:12 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jun 20 2020 02:20:09 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235518506272 EDI: GMACFS.COM Jun 20 2020 05:18:00 Ally Capital, PO Box 130424,
Roseville, MN 55113-0004518131783 +EDI: GMACFS.COM Jun 20 2020 05:18:00 Ally Financial, PO Box 130424,
Saint Paul, MN 55113-0004518265215 E-mail/PDF: resurgentbknofications@resurgent.com Jun 20 2020 02:16:28
Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587518131785 E-mail/Text: bankruptcy@pepcoholdings.com Jun 20 2020 02:19:42
Atlantic City Electric Company, Pepco Holdings, Inc.,
Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133,
Carneys Point, NJ 08069-3600518131786 EDI: BANKAMER2.COM Jun 20 2020 05:18:00 Bank Of America, PO Box 7047,
Dover, DE 19903-7047518131788 +EDI: CONVERGENT.COM Jun 20 2020 05:18:00 Convergent, 800 SW 39th St PO Box 9004,
Renton, WA 98057-9004518131790 EDI: DISCOVER.COM Jun 20 2020 05:18:00 Discover, PO Box 15251,
Wilmington, DE 19886-5251518131794 +EDI: IRS.COM Jun 20 2020 05:18:00 IRS, 1601 Market St, Philadelphia, PA 19103-2301
518265073 E-mail/PDF: resurgentbknofications@resurgent.com Jun 20 2020 02:17:14Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587518131800 E-mail/Text: bkdepartment@rtresolutions.com Jun 20 2020 02:20:33 Real Time Resolutions,
1750 Regal Row Drive, Suite 120, Dallas, TX 75235-2287518229012 E-mail/Text: bkdepartment@rtresolutions.com Jun 20 2020 02:20:33
Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,
Dallas, Texas 75247-4029518131803 EDI: NEXTEL.COM Jun 20 2020 05:18:00 Sprint, P.O. Box 219718,
Kansas City, MO 64121-9718518131805 EDI: AISTMBL.COM Jun 20 2020 05:18:00 T-Mobile, PO Box 742596,
Cincinnati, OH 45274-2596518131808 EDI: VERIZONCOMB.COM Jun 20 2020 05:18:00 Verizon, PO Box 25087, Attn: Caroline Maher,
Wilmington, DE 19899-5087518253163 +EDI: AIS.COM Jun 20 2020 05:18:00 Verizon, by American InfoSource as agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 39

Date Rcvd: Jun 19, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr* +The Bank of New York Mellon, et. al., c/o Stern & Eisenberg, PC, 1040 N. Kings Highway,
Suite 407, Cherry Hill, NJ 08034-1925
518131792* IRS, PO Box 744, Springfield, NJ 07081-0744
518131793* IRS, PO Box 725, Special Procedures Function, Springfield, NJ 07081
518165813* IRS, PO BOX 7346, PHILADELPHIA PA 19101-7346
518445759* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129-2386
518445760* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518271138* The Bank of New York Mellon, NewRez LLC d/b/a Shellpoint Mortgage Ser, P.O. Box 10826,
Greenville, SC 29603-0826
TOTALS: 0, * 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 21, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 19, 2020 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com,
NJ43@ecfcbis.com;sklar@premierremote.com;ecf.alert+sklar@titlexi.com
Christopher M. McMonagle on behalf of Creditor The Bank of New York Mellon, et al
cmcmonagle@sterneisenberg.com, bkecf@sterneisenberg.com
Denise E. Carlson on behalf of Creditor Terwin Advisors LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Elizabeth K. Holdren on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing as
servicer for The Bank of New York Mellon fka The Bank of New York, as Trustee for the
Certificateholders of CWALT, Inc., Alternative Loan Trust 2005-1 eholdren@hillwallack.com,
jhanley@hillwallack.com;hwbknj@hillwallack.com
Isabel Balboa ecfmail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Kevin Gordon McDonald on behalf of Creditor Terwin Advisors LLC kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Seymour Wasserstrum on behalf of Debtor Jeffrey W. Pierce mylawyer7@aol.com,
ecf@seymourlaw.net;r47769@notify.bestcase.com
Seymour Wasserstrum on behalf of Joint Debtor Barbara A. Pierce mylawyer7@aol.com,
ecf@seymourlaw.net;r47769@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William Edward Miller on behalf of Creditor The Bank of New York Mellon, et. al.
wmiller@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 11